Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 1 of 80

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7	
	Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Walter	
	First name	First name
Write the name that is on		
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Webber	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
All other names you	First a see	First warms
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or	Middle name	Wildule Hairie
maiden names.	Last name	Last name
	Zaot namo	Last Hallo
	First name	First name
	Middle name	Middle name
	Last name	Last name
. Only the last 4 digits		
of your Social	XXX - XX- 9923	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
	9 xx - xx-	9 xx - xx-

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 2 of 80

Debtor 1 Walter First Name	Webber Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	4050 0	If Debtor 2 lives at a different address:
	1350 South Harding Number Street 402	Number Street
	ChicagoIllinois60623CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. P.O. Box 24130	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	Chicago Illinois 60624 City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 3 of 80

Debt	or 1 Walter		Webber		Case number (if kno	wn)
	First Name	Middle Name	Last Name			
Part	2: Tell the Court Abo	ut Your Bankrupto	cy Case			
B a	he chapter of the sankruptcy Code you re choosing to file inder		orief description of each, se 32010)). Also, go to the top			C. § 342(b) for Individuals Filing for opriate box.
	low you will pay the ee	more details ab cashier's check may pay with a I need to pay the landividuals to F I request that injudge may, but the official powyou choose this	cout how you may pay. To k, or money order. If your a credit card or check with the fee in installments. It pay Your Filing Fee in Installments is not required to, waive terty line that applies to y	ypically, if you attorney is so a pre-printer of you choose stallments (Omay request a your fee, an your family signs the Applic	ou are paying the submitting your ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
b	lave you filed for ankruptcy within the ast 8 years?	Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
c b s fi y p	are any bankruptcy cases pending or deing filed by a pouse who is not lling this case with ou, or by a business partner, or by an ffiliate?	Yes. Debtor		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	Oo you rent your esidence?	✓ No. 0	andlord obtained an eviction			of You (Form 101A) and file it with

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 4 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 5 of 80

Debtor 1 Walter Webber Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 6 of 80

Webber Debtor 1 Walter Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Walter Webber Signature of Debtor 1 Signature of Debtor 2 Executed on __5/15/2018 Executed on MM / DD / YYYY MM / DD / YYYY

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 7 of 80

Debtor 1 Walter		Webber	Case number	(if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und relief available under each	der Chapter 7, 11, 12, c ch chapter for which the	or 13 of title 11, Unit e person is eligible.	have informed the debtor(s) about ted States Code, and have explained the I also certify that I have delivered to the
If you are not			• •	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the info	ormation in the sche	edules filed with the petition is incorrect.
attorney, you do not	X /a / Oharia Danas			
need to file this page.	/s/ Chris Pryor		Date	5/15/2018 MM / DD / YYYY
	Signature of Attorney for	or Debtor		MINI / DD / YYYY
	Chris Pryor			
	Printed name			
	Tillited Hame			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone		- "	
	Contact phone		Email address	cpryor@semradlaw.com
			Illino	nie.
	Bar number		State	

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 8 of 80

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Walter		Webber	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	Ф0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,800.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,800.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ 0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$47,126.00
Your total liabilities	\$47,126.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$1,002.00
Copy your combined monthly income from line 12 of Schedule I	
i. Schedule J: Your Expenses (Official Form 106J)	\$827.00
Copy your monthly expenses from line 22, Column A, of Schedule J	φο <i>21</i> .00

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 9 of 80

Deb	otor 1 Walter	Webber		number (if known)	
		Idle Name Last Nam			
Part	4: Answer These Questions for	Administrative and Statist	ical Records		
6. A	Are you filing for bankruptcy under Cha	pters 7, 11, or 13?			
	No. You have nothing to report on th	s part of the form. Check this bo	ox and submit this form to	the court with your other sche	edules.
Ŀ	✓ Yes.				
7. W	What kind of debt do you have?				
E	Your debts are primarily consumer family, or household purpose. 11 U.S.				
	Your debts are not primarily consumulations this form to the court with your other		report on this part of the	form. Check this box and sub	mit
	From the Statement of Your Current M Form 122A-1 Line 11; OR , Form 122B L			from Official	\$192.00
9.	Copy the following special categorie	s of claims from Part 4, line 6	of Schedule E/F:		
	From Part 4 on Schedule E/F, copy th	e following:		Total claim	
	9a. Domestic support obligations (Copy	line 6a.)		\$0.00	
	9b. Taxes and certain other debts you o	we the government. (Copy line 6	6b.)	\$0.00	
	9c. Claims for death or personal injury w	hile you were intoxicated. (Copy	line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6f.)			\$0.00	
	9e. Obligations arising out of a separation priority claims. (Copy line 6g.)	n agreement or divorce that you	did not report as	\$0.00	
	9f. Debts to pension or profit-sharing pl	ans, and other similar debts. (Co	py line 6h.)	\$0.00	

\$0.00

9g. **Total.** Add lines 9a through 9f.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 10 of 80

Fill in this	information	n to identify your c	ase:						
Debtor 1	Walte				Webber				
Debtor 2	First	Name	Middle N	lame	Last Name				
(Spouse, if fi	ling) First	Name	Middle N	lame	Last Name				
United Sta	ates Bankru	otcy Court for the:	Northern		District of Illinois				
Case num	nber				(State)				
Officia	al Form	106A/B							Check if this is an amended filing
Sche	dule A	/B: Prope	erty						12/1
category v responsibl write your	where you le for suppl name and	think it fits best. I ying correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd ac pace very o	asset only once. If an asset fi curate as possible. If two man is needed, attach a separate question. r Other Real Estate You O	ried peo sheet to	ple ar this f	re filing together, both a corm. On the top of any	are equally
			quitable interest i	in any	residence, building, land, or	similar p	roper	ty?	
	No. Go to								
1.1		e is the property?	other description		at is the property? Check all the Single-family home	at apply.		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
					Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home			Current value of the entire property?	Current value of the portion you own?
	Number	Street State	Zip Code	Ħ	Land Investment property Timeshare Other			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
				one	o has an interest in the proper. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a		ck	Check if this is co (see instructions)	ommunity property
				ш	er information you wish to ad		this ite	em, such as local	
16			lak la awa	pro	perty identification number:				
1.2		e more than one, I			at is the property? Check all the Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	at apply.		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property. Current value of the portion you own?
				ш	Land				·
	Number	Street	Zin Codo	H	Investment property Timeshare Other			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who one	o has an interest in the prope	another		(see instructions)	ommunity property

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 11 of 80

	Walter		Webber	Case number (if known)	
	First Name	Middle Name	Last Name		
1.3 Str	eet address, if available, or ot		What is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any secured Creditors Who Have Claim	d claims on Schedule D:
Nu	mber Street		Manufactured or mobile home Land Investment property	entire property? p	•
Cit	y State	Zip Code	Timeshare Other Who has an interest in the property? C Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		
	d the dollar value of the po ave attached for Part 1. Wi	rtion you own for	Other information you wish to add abou property identification number: all of your entries from Part 1, includin nere.	<u> </u>	
Part 2:	Describe Your Vehicle				
you own	wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport ut	equitable interes you lease a vehicle,	at in any vehicles, whether they are reg also report it on Schedule G: Executory C rcycles	•	
you own 3. Cars, v	wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport ut o es Make Model: Year:	equitable interes you lease a vehicle,	also report it on Schedule G: Executory C	ontracts and Unexpired Leases.	ed claims on Schedule D:
you own 3. Cars, v No	wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport ut o es Make Model:	equitable interes you lease a vehicle,	also report it on Schedule G: Executory C rcycles Who has an interest in the propert one.	y? Check Do not deduct secured cl the amount of any secure Creditors Who Have Clain Current value of the entire property?	ed claims on Schedule D:
you own 3. Cars, v N N Ye 3.1	wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport ut o es Make Model: Year: Approximate mileage:	equitable interes you lease a vehicle,	who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community pro	y? Check Do not deduct secured clean the amount of any secure Creditors Who Have Claim Current value of the entire property? Inother perty (see	ed claims on Schedule D: ms Secured by Property. Current value of the portion you own? laims or exemptions. Put ed claims on Schedule D:

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 12 of 80

ebtor 1	vvaiter		Webber Case nur	mber (if known)	
	First Name	Middle Name	Last Name	. ,	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions)	the amount of any sector of the control of the cont	claims or exemptions. Puured claims on Schedule Laims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secu	claims or exemptions. Pu ured claims on <i>Schedule Laims Secured by Property</i> . Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (se instructions)	e	
		•	recreational vehicles, other vehicles, and a		
		•	•		
Exar	nples: Boats, trailers, motors, pe No Yes Make Model: Year:	•	recreational vehicles, other vehicles, and a	sories Do not deduct secured the amount of any secured	claims or exemptions. Pu ured claims on <i>Schedule L</i> aims Secured by Property.
Exar	nples: Boats, trailers, motors, pe No Yes Make Model:	•	who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secured the amount of the entire property?	ured claims on <i>Schedule L</i>
4.1	Make Model: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any secured to the amount of the entire property? Do not deduct secured the amount of any secured the amount of	ured claims on Schedule Laims Secured by Property. Current value of the
4.1	nples: Boats, trailers, motors, per No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) Who has an interest in the property? Checkone.	Do not deduct secured the amount of any secured to the amount of the entire property? Do not deduct secured the amount of any secured the amount of	claims or exemptions. Pured claims or exemptions.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 13 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used furniture and miscellaneous goods \$600.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Televisions(3), cellular phone, laptop, tablet \$850.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing, shoes and outerwear \$700.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Miscellaneous jewelry \$650.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2800.00 for Part 3. Write that number here

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 14 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 15 of 80

Debt	tor 1 Walter		Webber	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe Issuer name:	checks, promissory not	es, and money orders.	
21.	Retirement or pension	accounts			
	Examples: Interests in IF	RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accounts	, or other pension or profit-sharing plans	
	✓ No	T	Leadh de anna		
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:			
		Pension plan:	_		
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			
		-			

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 16 of 80

Debt	or 1 Walter	Webber	Case number (if known)	
24.	First Name	Middle Name Last Name A, in an account in a qualified ABLE program, or un	dor a qualified state tuition program	
24.	26 U.S.C. §§ 530(b)(1), 529A		ider a quaimed state tuition program.	
	√ No			
	Yes	e and description. Separately file the records of any inter	ests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future in exercisable for your benefit	nterests in property (other than anything listed in li	ne 1), and rights or powers	
	√ No			
	Yes. Describe			
26.		arks, trade secrets, and other intellectual property		
		mes, websites, proceeds from royalties and licensing ag	reements	
	✓ No Yes. Describe			
	Tes. Describe			
0.7	Lianna franchisa and a			
27.	Licenses, franchises, and ot Examples: Building permits, ex	ther general intangibles xclusive licenses, cooperative association holdings, liquo	or licenses, professional licenses	
	√ No			
	Yes. Describe			
Mon	ney or property owed to ye	ou?		Current value of the portion you own? Do not deduct secured claims or exemptions
	ney or property owed to you Tax refunds owed to you	ou?		portion you own?
		ou?		portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific informat	ion	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No	ion g whether	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you No Yes. Give specific informat about them, including	ion g whether returns		portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific informat about them, includin you already filed the and the tax years Family support	ion g whether returns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informat about them, includin you already filed the land the tax years Family support Examples: Past due or lump su	ion g whether returns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informat about them, includin you already filed the and the tax years Family support	ion g whether returns 	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informat about them, including you already filed the reand the tax years Family support Examples: Past due or lump sure	ion g whether returns 	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informat about them, including you already filed the reand the tax years Family support Examples: Past due or lump sure	ion g whether returns 	State: Local: ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific informat about them, including you already filed the reand the tax years Family support Examples: Past due or lump sure	ion g whether returns 	State: Local: ce, divorce settlement, property settlementh Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informat about them, including you already filed the reand the tax years Family support Examples: Past due or lump sure	ion g whether returns 	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific informat about them, includin you already filed the rand the tax years Family support Examples: Past due or lump sure No Yes. Give specific informat Other amounts someone owe	ion g whether returns Im alimony, spousal support, child support, maintenance ion	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informat about them, includin you already filed the rand the tax years Family support Examples: Past due or lump su No Yes. Give specific informat Other amounts someone owe Examples: Unpaid wages, disal	ion g whether returns Im alimony, spousal support, child support, maintenance ion	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informat about them, includin you already filed the rand the tax years Family support Examples: Past due or lump su No Yes. Give specific informat Other amounts someone owe Examples: Unpaid wages, disal	ion g whether returns Im alimony, spousal support, child support, maintenance ion	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific informat about them, includin you already filed the rand the tax years Family support Examples: Past due or lump su ✓ No Yes. Give specific informat Other amounts someone owe Examples: Unpaid wages, disal Social Security bene	ion g whether returns Im alimony, spousal support, child support, maintenance ion	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 17 of 80

Deb	tor 1 Walter		Webber	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		alth savings account (HSA); credit, he	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	someone who has died proceeds from a life insurance policy	r, or are currently entitled to receive	_
	✓ No Yes. Describe				
33.			you have filed a lawsuit or made a grance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims	 unliquidated claims of	every nature, including counterc	laims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	Yes. Describe				
36.		•	n Part 4, including any entries for		
Part	5: Describe Any Bu	usiness-Related Pro	perty You Own or Have an In	nterest In. List any real estate in Par	rt 1.
37.	Do you own or have an	v legal or equitable in	terest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.	,	, , , , , , , , , , , , , , , , , , , ,		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	r commissions you alro	eady earned		or exemptions
	Ves. Describe				
39.	Office equipment, furn Examples: Business-rela		, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elec	ctronic devices
	✓ No Yes. Describe				

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 18 of 80

Deb	tor 1 Walter	Webber Case number (if known)	
1	First Name	Middle Name Last Name	
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	
	No		
	Yes. Describe		7
	_		
41.	Inventory		
	✓ No		
	Yes. Describe		7
42.	Interests in partnership	ps or joint ventures	
	✓ No		
	Yes. Give specific	Name of entity: % of ownership:	
	information about		
	them		
			_
			<u> </u>
43.	Customer lists, mailing	lists, or other compilations	
	No		
		clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	Too. Bo your note in	old de percentany destrination (de demine in 11 e.e.e. § 101(1179).	
	No		
	Yes. Descri	ibe	
	_		
44.	Any business-related p	property you did not already list	
	✓ No		
	Yes. Give specific		
	information		
			
			<u> </u>
		ll of your entries from Part 5, including any entries for pages you have attached r here	
•	art 5. Write that humber	1 1010	•
Pari	6: Describe Any Fa	rm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	If you own or have an i	interest in farmland, list it in Part 1.	
46.	Do you own or have an	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
			portion you own?
	Yes. Go to line 47.		Do not deduct secured claims or exemptions
47	Farm animals		o. o.ompiono
''.	Examples: Livestock, po	oultry, farm-raised fish	
	No No		
	_		
	Yes. Describe		
	L		_

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 19 of 80

Deb	tor 1 Walter	MC della Name	Webber	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
	-				
49.	Farm and fishing equip	oment, implements, machinery, fixt	ures, and tools of trade		
	√ No				
	Yes. Describe				
	-			·	
50.	Farm and fishing supp	lies, chemicals, and feed			
	No No				
	Yes. Describe				
	-				
51.	Any farm- and comme	rcial fishing-related property you d	d not already list		
	✓ No				
	Yes. Describe				
	L reer December.				
EO A	dd tha dallar valua af a	Il of your ontring from Port 6 inclus	ling ony ontrino for nogo	a you have attached	
		ll of your entries from Part 6, includ		s you have attached	
•				L	
Part	Describe All Pro	perty You Own or Have an Inte	erest in That You Did I	Not List Above	
53.	-	perty of any kind you did not alread			
00.		s, country club membership	<i>y</i>		
	✓ No				
	Yes. Give specific				
	information				
					·
					_
54. A	dd the dollar value of a	Il of your entries from Part 7. Write	that number here		<u> </u>
Part	2. List the Totals of	Each Part of this Form			
rait	b. List tile Totals of	Lacir Fait Of this Form			_
55. I	Part 1: Total real estate	e, line 2		>	
		•			
56.	oart 2 total vehicles, lin	e 5		_	
57. P	art 3: Total personal ar	nd household items, line 15	\$2800.00		
50 D	art 4: Total financial as	enata lina 26	φ2000.00	_	
30.F	art 4: Total linancial as	ssets, line 36		_	
59. I	Part 5: Total business-r	elated property, line 45			
60. I	Part 6: Total farm- and	fishing-related property, line 52			
61. I	Part 7: Total other prop	erty not listed, line 54	·	=	
62.	Total personal property	. Add lines 56 through 61	Φ0000 00	_	фородо ст
	, ,,		\$2800.00	Copy personal property total	+ \$2800.00
					\$2800.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			

		Case 18-14151	Doc 1 Filed 0 Docu	5/15/18 Entered 05/15/18 ment Page 20 of 80	15:32:31 Desc Main
Fill	in this inforr	nation to identify your case:			
Deb	otor 1	Walter		Webber	
		First Name	Middle Name	Last Name	
	otor 2 use, if filing)	First Name	Middle Name	Last Name	
Uni	ted States B	ankruptcy Court for the: Nor		District of Illinois	
		<u></u>		(State)	
	e number own)				
		- 4000			Check if this is an
<u> Ot</u>	ticial I	Form 106C			amended filing
Sc	hedule	C: The Propert	v You Claim a	s Exempt	04/16
stat the tax- und you	e a specif amount o exempt re er a law ti r exemptic	ic dollar amount as exer f any applicable statutor etirement funds—may be nat limits the exemption on would be limited to th	mpt. Alternatively, you y limit. Some exempt e unlimited in dollar a to a particular dollar ne applicable statutor	u may claim the full fair market valu tions—such as those for health aids, amount. However, if you claim an ex amount and the value of the proper	you claim. One way of doing so is to e of the property being exempted up to rights to receive certain benefits, and emption of 100% of fair market value ty is determined to exceed that amount,
Par		ify the Property You Cla			
1.			-	ven if your spouse is filing with you. otions. 11 U.S.C. § 522(b)(3)	
		re claiming state and redera			
2.				xempt, fill in the information below.	
			•	• •	
		ription of the property and hedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption
	property		own Copy the value from Schedule A/B	Check only one box for each exemption.	
	Brief		A		735 ILCS 5/12-1001(b)
	docorintion		\$0.00		

No Yes

Checking account,

Used furniture and

miscellaneous goods

3. Are you claiming a homestead exemption of more than \$160,375?

Chase Bank

Line from Schedule A/B:

description:

Line from Schedule A/B:

Brief

100% of fair market value, up to any

\$600.00

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$600.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

 $\overline{\mathbf{A}}$

735 ILCS 5/12-1001(b)

Entered 05/15/18 15:32:31 Desc Main Filed 05/15/18 Case 18-14151 Doc 1 Document Page 21 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$700.00 description: \checkmark \$700.00 Used clothing, shoes 100% of fair market value, up to any and outerwear applicable statutory limit Line from Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$850.00 description: **✓** \$850.00 Televisions(3), cellular 100% of fair market value, up to any phone, laptop, tablet applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$650.00 description: $\overline{}$ \$650.00 Miscellaneous jewelry 100% of fair market value, up to any Line from applicable statutory limit

Schedule A/B:

12

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 22 of 80

		_ ,	reament rage ==	- 0. 00			
Fill in this	information to identify your c	ase:					
Debtor 1	Walter		Webber				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if f	First Name	Middle Name	Last Name				
United St	ates Bankruptcy Court for the:	Northern	District of Illinois				
_			(State)				
Case nun	nber						
Offici	ial Form 106D						Check if this is an amended filing
Sche	edule D: Credit	tors Who Ha	ve Claims Sec	urec	d by Prop	erty	12/15
more spa			le are filing together, both ar mber the entries, and attach				
1. Do :	any creditors have claims	secured by your proper	rty?				
~	No. Check this box and sub	mit this form to the court	with your other schedules. Yo	ou have r	nothing else to repo	rt on this form.	
	Yes. Fill in all of the information	on below.					
Part 1:	List All Secured Claims						
for e		editor has a particular claim	rred claim, list the creditor separ, list the other creditors in Part 2 g to the creditor's name.	2. As 4	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 23 of 80

Fill in th	nis inforn	nation to identify your ca	ase:							
Debtor	1	Walter		Web						
		First Name	Middle Name	Last	Name					
Debtor (Spouse,	_	Elect Manage	M'dalla Niana	1	NI	_				
(Spouse,	ii iiiiig)	First Name	Middle Name	Last	Name					
United	States Ba	ankruptcy Court for the:	Northern	_ District of	Illinois (State)	_				
Case nu					(State)	_				
•	·	orm 106E/F					Г	Check if	this is an	amended filing
		_					-			
Sch	edu	ile E/F: Cre	ditors Who	Have	Unsecu	red Clain	ns			12/15
Form 10 claims t the entr known).	06Å/B) a that are ries in th	nd on Schedule G: Exelisted in Schedule D: Cle boxes on the left. Att	or unexpired leases that cutory Contracts and Une reditors Who Hold Claims each the Continuation Page Unsecured Claims	xpired Leas Secured by	es (Official Form Property. If mor	106G). Do not inclue space is needed,	ude any ci copy the l	reditors wi Part you n	ith partia eed, fill it	lly secured t out, number
1. Do	o any cre	editors have priority un	secured claims against ye	ou?						
	No. G	o to Part 2.								
	Yes.									
lis As Co	ted, iden s much a ontinuatio	tify what type of claim it i s possible, list the claims on Page of Part 1. If more	I claims. If a creditor has m s. If a claim has both priorit in alphabetical order accord than one creditor holds a p claim, see the instructions for	y and nonpr ling to the ci particular clai	ority amounts, list editor's name. If y m, list the other cr	that claim here and so you have more than to editors in Part 3.	show both	priority and	d nonprior	rity amounts.
							Tot		riority mount	Nonpriority amount

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 24 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American Express \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 650448 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Dallas 75265 Texas Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify ____ Notice Only Is the claim subject to offset? No Yes Check into Cash \$111.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5851 S Kedzie Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago 60629 Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Payday loan Is the claim subject to offset? **✓** No Yes Check N Go 4.3 \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5160 S Pulaski Rd Ste 111 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60632 Chicago Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Payday loan Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 25 of 80

 Debtor 1 First Name
 Walter
 Webber Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago - Dep't of Revenue	Last 4 digits of account number	\$2,927.00
	Nonpriority Creditor's Name PO Box 88292	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		─ Contingent	
	Chicago Illinois 60608	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Parking/camera tickets	
	Is the claim subject to offset?		
	<u>✓</u> No		
	Yes		
4.5	COLLECTION BUREAU OF A	— Last 4 digits of account number 0453	\$495.00
	Nonpriority Creditor's Name 25954 EDEN LANDING RD	When was the debt incurred? 3/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	HAYWARD California 94545	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: DS	
	✓ No	Other. Specify SERVICES OF AMERICA INC	
	Yes		
4.6	ComEd	Last 4 digits of account number	\$400.00
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred? n/a	
	Number Street	As of the data you file the plain in Charle all that apply	
	Bankruptcy Section	As of the date you file, the claim is: Check all that apply. — Contingent	
		Unliquidated	
	Oakbrook Terrace Illinois 60181 City State Zip Code	_ Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	<u>'</u>	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Past due electric bill	
	Is the claim subject to offset?		
	✓ No		
	Yes		

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 26 of 80

 Debtor 1 First Name
 Walter
 Webber Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDIT MANAGEMENT LP Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY Number Street	Last 4 digits of account number 6342 When was the debt incurred? 12/2017 As of the date you file, the claim is: Check all that apply.	\$589.00
	CARROLLTON Texas 75007 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: COMCAST Other. Specify CABLE	
4.8	CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875 Number Street LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 7/2017 When was the debt incurred? 7/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$719.00
4.9	DIVERSIFIED CONSULTANT Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 9465 When was the debt incurred? 10/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: ATT U-Other. Specify VERSE	\$1,267.00

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 27 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 DR LEONARDS/CAROL WRIG \$17.00 4078 Last 4 digits of account number Nonpriority Creditor's Name 1112 7TH AVE When was the debt incurred? 2/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MONROE** 53566 Wisconsin Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.11 FIRST PREMIER BANK \$195.00 8120 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 8/2014 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.12 **GINNYS** \$303.00 Last 4 digits of account number 1123 Nonpriority Creditor's Name When was the debt incurred? 9/2011 PO Box 800849 Number As of the date you file, the claim is: Check all that apply. Contingent Dallas 75380 Texas Unliquidated State Zip Code City Disputed Who incurred the debt? Check one Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

debts Other. Specify

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

CreditCard

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 28 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Hunter Properties, Inc. \$2,050.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2057 W Addison St Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60618 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Cook County IL Case No. 2006-Other. Specify M1-708840 Is the claim subject to offset? No ◪ ☐ Yes 4.14 IRS₁ \$4,800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 7346 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Philadelphia Pennsylvania 19101 State Disputed Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 2014 Taxes Is the claim subject to offset? **✓** No Yes MERRICK BANK CORP \$832.00 4.15 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2017 PO BOX 9201 Number As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE New York 11804 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset?

✓ No Yes

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document

Page 29 of 80 Debtor 1 Walter Webber _ Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** MONTGOMERY WARD 4.16 \$182.00 Last 4 digits of account number ______1123 Nonpriority Creditor's Name 1112 7TH AVE When was the debt incurred? ___11/2011__ Number Street As of the date you file, the claim is: Check all that apply. Contingent 53566 MONROE Wisconsin

	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	불	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No	_	
	Yes		
4.17	PEOPLES ENGY		\$0.00
7.17	Nonpriority Creditor's Name	Last 4 digits of account number 5370	ψ0.00
	200 EAST RANDOLPH	When was the debt incurred? 1/2009	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHICAGO Illinois 60601 City State Zip Code	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	불	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	블	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other Specific Installment on	
	Is the claim subject to offset?	✓ Other. SpecifyInstallmentLoan	
	✓ No		
	Yes		
4.18	Peoples Gas	Last 4 digits of account number	\$4,980.00
	Nonpriority Creditor's Name 200 E. Randolph	When was the debt incurred? n/a	
	Number Street	As of the date was file the plains in Observation to the temple	
		As of the date you file, the claim is: Check all that apply. — Contingent	
	Chicago Illinois 60601	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Past due gas bill	
	Is the claim subject to offset?		
	✓ No		
	Yes		
	_		

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 30 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Social Security Administration \$25,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 3430 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19122 Philadelphia Pennsylvania City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Overpayment of social security Is the claim subject to offset? No ◪ Yes TBOM/CONTFIN \$876.00 Last 4 digits of account number _ 0682 Nonpriority Creditor's Name When was the debt incurred? 2/2017 POB 8099 Street Number As of the date you file, the claim is: Check all that apply. Contingent **NEWARK** 19714 Delaware Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes TBOM/TOTAL CRD \$0.00 Last 4 digits of account number 0300 Nonpriority Creditor's Name When was the debt incurred? 3/2017 P.O. Box 85710 Number As of the date you file, the claim is: Check all that apply. Contingent South Dakota 57118 Sioux Falls Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset?

✓ No Yes

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 31 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 \$188.00 Last 4 digits of account number Nonpriority Creditor's Name 1405 XENIUM LN N STE 180 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated <u>Minnea</u>polis Minnesota 55441 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ Unsecured debt Is the claim subject to offset? No $\overline{}$ Yes WEBBANK/FINGERHUT \$395.00 Last 4 digits of account number 5894 Nonpriority Creditor's Name When was the debt incurred? 10/2016 7075 Flying Cloud Dr Number Street As of the date you file, the claim is: Check all that apply. Contingent Eden Prairie Minnesota 55344 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? \square

✓ No Yes Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 32 of 80

ebtor 1 \	Walter			Webber	Case number (if known)
F	First Name	М	iddle Name	Last Name	
rt 3: L	List Others to B	e Notified Ab	out a Debt That Yo	ou Already Listed	
collection credi	ction agency is to ction agency her itors here. If you o gen & Perl	rying to collect e. Similarly, if y	from you for a debt you have more than o	rou owe to someone else, li ne creditor for any of the d notified for any debts in P	t that you already listed in Parts 1 or 2. For example, if a list the original creditor in Parts 1 or 2, then list the ebts that you listed in Parts 1 or 2, list the additional arts 1 or 2, do not fill out or submit this page.
Name	•			•	1 or Part 2 did you list the original creditor?
	I N Cicero #101			Line 4.13 of (C)	Tart 1. Groundle Will I Holly Grocourd Glaime
Num	ber Street			one): -	Part 2: Creditors with Nonpriority Unsecured Claims
Linco	olnwood	Illinois	60712	Last 4 digits of account	number
City		State	Zip Code		Trailibo.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 33 of 80

Debtor 1 Walter Webber Case number (if known)

FIRST INAL	ne Middle Name Last Name			
Part 4: Add th	e Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes only	y. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.		\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$47,126.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$47,126.00	

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 34 of 80

Debtor 1 Walter Webber	Webber		
First Name Middle Name Last Name			
Debtor 2			
(Spouse, if filing) First Name Middle Name Last Name			
United States Bankruptcy Court for the: Northern District of Illinois (State)			
Case number			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 35 of 80

		D	ocument rage	C 33 01 00
Fill in this	information to identify your	case:		
Debtor 1	Walter	Middle Ness	Webber	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if fil	^{ing)} First Name	Middle Name	Last Name	
United Sta	tes Bankruptcy Court for the	: Northern	District of Illinois (State)	
Case num	ber		(State)	
	15 1001			Check if this is an amended filing
Offici	al Form 106H			
Sched	lule H: Your Co	debtors		12/15
1. Do yo	nswer every question. ou have any codebtors? (If No Yes	you are filing a joint case, do	o not list either spouse as a	? (Community property states and territories include Arizona, California,
	No. Go to line 3. Yes. Did your spouse, forn No			
į	Yes. In which commur	nity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	iivalent	
	Number Street			
	City	State	Zip Cod	ode
		_	-	if your spouse is filing with you. List the person shown in line 2 u have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 36 of 80

=									
Fill in this in	formation to identify	your case:							
Debtor 1	Walter		Webb						
Debtor 2	First Name	Middle Name	Last N	ame	•	Che	eck if this is:		
(Spouse, if filing	First Name	Middle Name	Last N	lame	<u> </u>		An amended filing		
United States	Bankruptcy Court for	Northern	District of III	inois			A supplement showing		
the:		1101110111		State			expenses as of the follo	wing dat	ie:
Case number	·						MM / DD / YYYY		
,							WIWI / BB / TTTT		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
information a spouse. If mo number (if ki	about your spouse. I	•	d your spou	se is	not filing w	ith you, do	not include informat	tion abo	out your
4 =			Debtor 1		Debtor 2				
informati	ır employment on.								
If you hav	ve more than one job,	Employment status	Emplo	yed			Employed		
	eparate page with n about additional		✓ Not E	mplo	yed		Not Employed		
employers		Occupation							
Include pa	art time, seasonal, or	Employer's name							
self-emplo	oyed work.	Employer's address					_		
Occupation may include student or homemaker, if it applies.		,,	Number St	Number Street			Number Street		
							_		
			City		State	Zip Code	City	State	Zip Code
			Oity		State	Zip Code	City	State	Zip Gode
		How long employed there?						_	
Part 2: Given	ve Details About N	Ionthly Income							
	onthly income as of t ss you are separated.	he date you file this forn	n. If you have	noth	ning to report	for any line, v	vrite \$0 in the space. In	clude yo	ur non-filing
	r non-filing spouse have , attach a separate shee	e more than one employer, et to this form.	combine the	infor	mation for all	employers fo		es below	. If you need
					For Del	otor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (befo calculate what the monthly		2.		\$0.00		_	
3. Estimat	e and list monthly over	time pay.		3.		+ \$0.00		<u>—</u>	
4. Calculate gross income. Add line 2 + line 3.			4.		\$0.00		_		

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 37 of 80

Debtor 1Walter First Name		ebber st Name	Case number	(if		
T. I.O. T. Na. II.O	daio riamo	or realities	For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here		→ 4.	\$0.00			
5. List all payroll deductions:						
5a. Tax, Medicare, and Social S	Security deductions	5a.	\$0.00			
5b. Mandatory contributions fo	r retirement plans	5b.	\$0.00			
5c. Voluntary contributions for	retirement plans	5c.	\$0.00			
5d. Required repayments of ret	irement fund loans	5d.	\$0.00			
5e. Insurance		5e.	\$0.00			
5f. Domestic support obligation	ns	5f.	\$0.00			
5g. Union dues		5g.	\$0.00			
5h. Other deductions. Specify: _		5h. +	\$0.00 +			
6. Add the payroll deductions. Add +5h.		5g 6.	\$0.00			
7. Calculate total monthly take-ho	ome pay. Subtract line 6 from line 4	. 7.	\$0.00			
8. List all other income regularly r	received:					
8a. Net income from rental pro business, profession, or farr						
	roperty and business showing ecessary business expenses, and	8a.	\$0.00			
8b. Interest and dividends		8b.	\$0.00			
8c. Family support payments the dependent regularly receive	nat you, a non-filing spouse, or a					
Include alimony, spousal sup divorce settlement, and prope	port, child support, maintenance, rty settlement.	8c.	\$0.00			
8d. Unemployment compensati	on	8d.	\$0.00			
8e. Social Security		8e.	\$810.00			
cash assistance that you receiv under the Supplemental Nutriti housing subsidies Specify:	ne value (if known) of any non- ve, such as food stamps (benefits ion Assistance Program) or					
Food Assistance Programs In	come	8f.	\$192.00			
8g. Pension or retirement inco	me	8g.	\$0.00			
8h. Other monthly income. Spe	cify:	8h. +	\$0.00 +		_	
9. Add all other income Add lines 8	8a + 8b + 8c + 8d + 8e + 8f +8g + 8	8h. 9.	\$1,002.00			
10. Calculate monthly income. Add Add the entries in line 10 for Debt	I line 7 + line 9. or 1 and Debtor 2 or non-filing spor	10. use	\$1,002.00 +		=	\$1,002.00
friends or relatives.	utions to the expenses that you li married partner, members of your ho dy included in lines 2-10 or amoun	ousehold, your o	ependents, your roomn			
Specify:	ay moluucu iii iiiles 2-10 01 alli0ull	נט נוומנ מול ווטנ מו	anable to pay expenses	noted in <i>Outedule U</i> .	11. +	\$0.00
						ψ0.00
12. Add the amount in the last col Write that amount on the Summa	lumn of line 10 to the amount in I ary of Schedules and Statistical Sumi				12.	\$1,002.00
						ombined onthly income
13. Do you expect an increase or o	decrease within the year after yo	u file this form?	•			ontiny income
<u> </u>						
Yes. Explain:						

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 38 of 80

		D00	cument Page 38 of 8	30	
Fill in this infor	mation to identify your	case:			
Debtor 1	Walter		Webber		
D. I	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g
United States B	ankruptcy Court for the	: Northern	District of Illinois		owing post-petition chapter 13
			(State)	expenses as of the	ne following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 106J				
Schedul	e J: Your Exp	enses			12/15
(if known). Answer	wer every question. cribe Your Househo		iis form. On the top of any additio	nal pages, write your na	ime and case number
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a s	separate household?			
	No				
	Yes. Debtor 2 must f	ile Official Forms 106J-2, Exp	penses for Separate Household of De	btor 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.		es. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	enses include people other	No			
than		/es			
yourself and dependents	your	63			
Part 2: Estir	nate Your Ongoing	Monthly Expenses			
-	f a date after the ban		s you are using this form as a sup upplemental Schedule J, check tl	= = = = = = = = = = = = = = = = = = = =	
		cash government assistanc it on Schedule I: Your Incom			Your expenses
	or home ownership ear the ground or lot. 4.	xpenses for your residence.	Include first mortgage payments an	d	\$250.00
If not incl	uded in line 4:				
4a. Real es	state taxes				4a \$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 39 of 80

 Debtor 1 First Name
 Walter
 Webber
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			·
6a. Electricity, heat, natural g	gas	6a.	\$0.00
6b. Water, sewer, garbage of	ollection	6b.	\$0.00
6c. Telephone, cell phone, I	nternet, satellite, and cable services	6c.	\$110.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping su	pplies	7.	\$262.00
8. Childcare and children's e	ducation costs	8.	\$0.00
9. Clothing, laundry, and dry	cleaning	9.	\$10.00
10. Personal care products a	nd services	10.	\$15.00
11. Medical and dental exper	nses	11.	\$0.00
12. Transportation. Include ga	as, maintenance, bus or train fare. ts	12.	\$180.00
13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions	and religious donations	14.	\$0.00
15. Insurance. Do not include insurance de	ducted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Speci	fy:	15d	\$0.00
16. Taxes. Do not include taxes	s deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	nents:	. •	
17a. Car payments for Vehic	ele 1	17a	\$0.00
17b. Car payments for Vehic	cle 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	y, maintenance, and support that you did not report as deducted from		\$0.00
	lule I, Your Income (Official Form 106I).	18.	·
	e to support others who do not live with you.	10	#0.00
Specify:	ses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other pro		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's	s, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, an		20d	\$0.00
20e. Homeowner's associati		20e	\$0.00
		206	φ0.00

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 40 of 80

Debtor 1				Webber	Case number (if known)		
	First Nan	ne	Middle Name	Last Name			
21.Other	r. Specif	y:				21	\$0.0
22. Calc	ulate yo	our monthly expens	es.				\$827.0
22a. <i>A</i>	Add lines	s 4 through 21.					\$0.0
22b. (Copy lin	e 22 (monthly expen	ses for Debtor 2), if any,	from Official Form 106J-2			\$827.0
22c. A	Add line	22a and 22b. The re	sult is your monthly exp	enses.		22.	
23.Calcu	ılate yo	ur monthly net inco	ome.				
23a. Copy line 12 (your combined monthly income) from Sched				Schedule I.		23a	\$1,002.0
23b. (Сору уо	ur monthly expenses	from line 22 above.			23b	\$827.0
			ses from your monthly in	ncome.			\$175.0
•	The resu	ult is your monthly ne	et income.			23c	
24. Do v o	ou expe	ct an increase or d	ecrease in your expen	ses within the year after y	ou file this form?		
•	-						
				oan within the year or do yo nodification to the terms of v			
	10 10	•					
✓ N	NO						
	es –						
		Explain here:					

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 41 of 80

Fill in this information to identify your case:							
Debtor 1	Walter		Webber				
	First Name	Middle Name	Last Name	_			
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_			
Case number (If known)	-		(5-111-)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Walter Webber	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/15/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 42 of 80

Fill in this infor	rmation to identify your ca	ase:		-			
Debtor 1	Walter		Webber				
 	First Name	Middle Na	me Last Nam	е			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	me Last Nam	e			
United States B	Bankruptcy Court for the:	Northern	District of Illing	is			
Case number			(Stat	e)			
(If known)							Check if this is a
Official	Form 107						amended filing
Stateme	nt of Financia	l Affairs fo	r Individuals	Filing for	Bankru	intcv	04/1
Be as comple information. I number (if kn	ete and accurate as pos If more space is neede own). Answer every qu	ssible. If two mar d, attach a separ uestion.	ried people are filing ate sheet to this form	together, both a . On the top of	are equally i	responsible for s	
Part 1: Give	e Details About Your I	Marital Status a	nd Where You Lived	Before			
1. What is	your current marital sta	tus?					
☐ Ma	rried						
✓ Not	t married						
2. During	the last 3 years, have yo	u lived anywhere o	other than where you liv	ve now?			
	s. List all of the places yo	u lived in the last 3	B years. Do not include to Dates Debtor 1 lived there	where you live no	w.		Dates Debtor 2 lived there
				Same as [Ophtor 1		Same as Debtor 1
				Same as I	Debtor 1		Same as Debior 1
	02 W. 24th Street mber Street		From	Number Street			From
			To	-			То
	icago Illinois	60608		0.1	01-1-	7: 0: 1:	
City	y State	Zip Code		City Same as [State	Zip Code	Same as Debtor 1
				Gaine as i	Jebioi i		Same as Debtor 1
Nui	mber Street		From	Number Street			From
			То	-			То
07	Olate	7. 0. 1.		0.1	01-1-	7: 0: 1:	
City	y State	Zip Code		City	State	Zip Code	
3. Within the and territor	e last 8 years, did you ev vries include Arizona, Califo	ver live with a spormia, Idaho, Louisia	na, Nevada, New Mexico,	in a community p Puerto Rico, Texa	property stat	e or territory? (Co	

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 43 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages. \$8800.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$4,050.00 Est. YTD SSI From January 1 of current year until Est. YTD LINK \$960.00 the date you filed for bankruptcy: Est. 2017 SSI \$9,720.00 For last calendar year: Est. 2017 LINK \$2,304.00 (January 1 to December 31, 2017 YYYY Est. 2016 SSI \$9,720.00 For the calendar year before that: Est. 2016 LINK \$2,304,00 (January 1 to December 31, 2016

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 44 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 45 of 80

hin 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? ders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing nt, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, h as child support and alimony. No Yes. List all payments to an insider. Dates of payment Dat	Walter			VVE	ebber	Case number	(if known)
Pes. List all payments to an insider. Dates of payment Dates of p	First Name		Middle Name	Las	t Name		
Yes. List all payments to an insider. Dates of payment Dates of p	siders include rporations of ent, including	e your relatives; a f which you are a g one for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Dates of payment Total amount pous still owe Reason for this payment	No						
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Vithin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No	Yes. List a	all payments to	an insider.				
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an sider? nclude payments on debts guaranteed or cosigned by an insider.							Reason for this payment
Number Street City State Zip Code Insider's Name Number Street City State Zip Code Vithin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.							
City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.	Insider's Na	lame					
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.	Number St	treet					
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.							
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nsider? nclude payments on debts guaranteed or cosigned by an insider.	City	State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nsider? nclude payments on debts guaranteed or cosigned by an insider.	Insider's Na	lame		_			
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nsider? nclude payments on debts guaranteed or cosigned by an insider.	Number St	treet					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nsider? nclude payments on debts guaranteed or cosigned by an insider.							
	City	State	Zip Code				
Yes. List all payments that benefited an insider. Dates of payment paid Still owe Reason for this payment still owe Include creditor's name	nclude paymer No	_	-	sider. Dates of		-	
Insider's Name	Insider's N	lame					
Number Street							
	Number St	treet					
City State Zip Code	Number St	treet					
Insider's Name			Zip Code				
Number Street	City	State	Zip Code				
	City Insider's Na	State	Zip Code				
City State Zip Code	City	State	Zip Code				

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 46 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 47 of 80

Debt	tor 1 Walter	Webber	Case number (if known)	
	First Name Middle Name	Last Name	· · · · · <u></u>	
11.	Within 90 days before you filed for bankruptcy, di accounts or refuse to make a payment because y		pank or financial institution, set off any	amounts from your
	Yes. Fill in the details.			
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date ac was tak	
	Creditor's Name	-		
	Number Street	_		
	-	_ Last 4 digits of account	number: XXXX-	
		_		
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another official		possession of an assignee for the bend	efit of creditors, a court-
	▽ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
				_
13.	Within 2 years before you filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per pers	on?
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates y gave th gifts	
	Person to Whom You Gave the Gift	_		
		-		
	Number Street	-		
	City State Zip Code	-		
	City State Zip Code Person's relationship to you	_		
		_		
	Person's relationship to you	_		
	Person's relationship to you	- - -		
	Person's relationship to you Person to Whom You Gave the Gift	- - -		

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 48 of 80

ebtor 1	Walter		Webber	Case number (if known	1)	
	First Name	Middle Name	Last Name	· ·		
	let a complete company	de de de de		Control of the contro	f	
Wit	thin 2 years before you filed	d for bankruptcy, did	d you give any gifts or contributi	ons with a total value o	f more than \$600	to any charity?
✓	No					
П	Yes. Fill in the details for e	each gift or contribut	tion.			
_	Gifts or contributions to		Describe what you contrib	uted	Date you	Value
	that total more than \$60		Describe what you contrib	utcu	contributed	Value
	Charity's Name		_			-
	Oriality 5 Name					
	-		_			
	Number Street		_			
	rumbor onoot					
	City State	Zip Code	_			
6:	List Certain Losses					
	nbling? No Yes. Fill in the details.					
	Describe the property yo	u lost and	Describe any insurance co	overage for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that insu	rance has paid. List	loss	lost
			pending insurance claims or	line 33 of <i>Schedule</i>		
			A/B: Property.			
	List Certain Payments	· · · · ·				
	No					
✓	Yes. Fill in the details.					
			Description and value of an	ny property	Date payment	Amount of
			transferred		or transfer	payment
					was made	
	Semrad Law Firm		Attorney's Fee - 175.00		5/14/2018	\$175.00
	Person Who Was Paid 20 S. Clark Street					
	Number Street		- [
	28th Floor		-			
	Chicago Illinois	60603	_			
	City State	Zip Code				
	Email or website address		-			
			The state of the s			
			_			
	Person Who Made the Payr	ment, if Not You	-			
	Person Who Made the Payr	ment, if Not You	-			
	Person Who Made the Payr	ment, if Not You	-			
	Person Who Was Paid	ment, if Not You	-			
		ment, if Not You	- - -			
	Person Who Was Paid	ment, if Not You	-			
	Person Who Was Paid Number Street		-			
	Person Who Was Paid	ment, if Not You Zip Code	- - - -			
	Person Who Was Paid Number Street City State		- - - -			
	Person Who Was Paid Number Street		- - - -			

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 49 of 80

Debtor '	1 Walter		Webber Cas	e number (if known)	
	First Name	Middle Name	Last Name		
he	lp you deal with your cree o not include any payment o	ditors or to make paym		If pay or transfer any property to	o anyone who promised to
L	Yes. Fill in the details.				
			Description and value of any prope transferred	payment or transfer was made	Amount of payment
	Person Who Was Paid				· -
	Number Street				
	City State	Zip Code			
	No Yes. Fill in the details.		Description and value of property transferred	Describe any property or payments received or debts in exchange	Date s paid transfer was made
	Person Who Received Tr	ansfer			
	Number Street				
	City State Person's relationship to y				
	Person Who Received Tra	ansfer			
	Number Street				
	City State Person's relationship to y				
be	eneficiary? nese are often called asset-p		l you transfer any property to a self-se	ttled trust or similar device of w	/hich you are a
L	100. Till ill die details.		Description and value of the prop	erty transferred	Date transfer was made
	Name of trust				

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 50 of 80

Debtor 1 Walter Webber Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Extra Space Storage Furniture No Name of Storage Facility Name 1170 N Skokie Hwy Yes Number Street Number Street Citv State 7in Code

Gurnee

City

60031

Zip Code

Illinois

State

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 51 of 80

Debtor 1 Walter Webber Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet**

City

State

Zip Code

State

Zip Code

City

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 52 of 80

Deb	tor 1	Walter				ebber/	Cas	se number (i	f known)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a party	y in any judici	al or administ	rative proce	eding under	any environme	ntal law? In	nclude settlements a	and orders	S.
		No Yes. Fill in the det	ails.								
					Court or ag	jency		Nature	of the case		Status of the case
		Case title			Court Name)	_				Pending
		Case number			NumberStre	et					On appeal
					City	State	Zip Code				Concluded
Part	11:	Give Details Ab	oout Your B	usiness or Co	onnections	s to Any Bu	siness				
27.	Witl	hin 4 years before	you filed for b	ankruptcy, did	d you own a	business or	have any of the	following o	connections to any b	ousiness?	
					-		r activity, either t	full-time or p	part-time		
		A member of A partner in a		lity company (l	LLC) or limit	ed liability pa	artnership (LLP)				
				aging executiv	ve of a corp	oration					
				the voting or e	-		poration				
		No. None of the a	bove applies	. Go to Part 12	·.						
	ä	Yes. Check all tha				w for each b	ousiness.				
			Desc	Describe the nature of the business			Employer Identificinclude Social Se				
		Business Name							EIN:		
		Number Street			— Name	Name of accountant or bookkeepe		per	Dates business existed er		
		City	State	Zip Code	_				From	То	
					Desc	ribe the natu	ure of the busine	ess	Employer Identificinclude Social Se		
		Business Name							EIN:		
		Number Street			_		ant autociti		Dates business e	xisted	
		City	State	Zip Code	— Name	e of account	ant or bookkeer	oer	From	То	
					Desc	ribe the natu	ure of the busine	ess	Employer Identificinclude Social Se		
		Business Name							EIN:		
		Number Street			— Name	e of account	ant or bookkeer	per	Dates business e	xisted	
		City	State	Zip Code	_				From	То	

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 53 of 80

Debt	tor 1 Walter			Webber	Case number (if known)
	First Name		Middle Name	Last Name	<u> </u>
	creditors, or	rs before you filed other parties. n the details below		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_			Date issued	
	Name			MM/DD/YYYY	
	Number	Ctroot		_	
	Number	Street			
	City	State	Zip Code	<u> </u>	
Part	12: Sign Be				
I ait	Jan Olgin De	5.011			
					ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with
					20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Walter We	aher		×
		Signature of Deb			Signature of Debtor 2
					Date
		Date 5/15/2018			
D	Did you attach	additional pages	to Your Statement of	f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
Į,	√ No				
	Yes				
_		_			
D	Jid you pay or	agree to pay some	eone who is not an a	ttorney to help you fill out b	ankruptcy forms?
Ŀ	✓ No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 54 of 80

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

	Northern Distri	ict of Illinois			
Walter Webber		Case No.			
Debtor			(If known)		
		Chapter	Chapter 13		
DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR		
compensation paid to me within o	ne year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services		
For legal services, I have agreed to	accept		\$4,000.00		
Prior to the filing of this statement	I have received		\$175.00		
Balance Due			\$3,825.00		
The source of the compensation p	aid to me was:				
✓ Debtor	Other (specify))			
The source of the compensation p	aid to me is:				
✓ Debtor	Other (specify))			
I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
In return for the above-disclosed for	ee, I have agreed to render lega	al service for all aspects of the bank	ruptcy case, including:		
 a. Analysis of the debtor's fin bankruptcy; 	ancial situation, and rendering	g advice to the debtor in determining	g whether to file a petition in		
b. Preparation and filing of ar	ny petition, schedules, stateme	ents of affairs and plan which may b	pe required;		
c. Representation of the debt	or at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;		
d. Representation of the debt	or in adversary proceedings ar	nd other contested bankruptcy matt	ters;		
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
	CERTIFIC	CATION			
		ent or arrangement for payment to n	ne for representation of the		
5/15/2018		/s/ Chris Pryor			
Date		Signature of Attorney			
		Semrad Law Firm			
	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within o rendered or to be rendered on beh. For legal services, I have agreed to Prior to the filing of this statement Balance Due The source of the compensation purpose Debtor The source of the compensation purpose Debtor I have not agreed to share the members and associates of my the people sharing in the commembers or associates of my the people sharing in the commembers or associates of my the people sharing in the debtor's find bankruptcy; b. Preparation and filing of and c. Representation of the debtor d. Representation d.	Disclosure of Compensation Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I cert compensation paid to me within one year before the filling of the rendered or to be rendered on behalf of the debtor(s) in contemp. For legal services, I have agreed to accept Prior to the filling of this statement I have received Balance Due The source of the compensation paid to me was: Debtor	Disclosure of compensation paid to me is: Debtor		

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 55 of 80

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 56 of 80

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 57 of 80

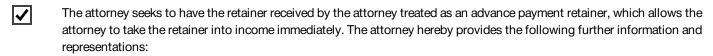
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$368.47
- 3. Before signing this agreement, the attorney has received, \$175.00 toward the flat fee, leaving a balance due of \$3,825.00; and \$58.47 for expenses, leaving a balance due of \$4,193.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/15/2018	
Signed:		
/s/ Walt	er Webber	
		/s/ Chris Pryor
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 64 of 80

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Webber, Walter	Case No	
	Debtor(s)		
		Chapter	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
Th knowledge		ify that the attached list of creditors is tru	ue and correct to the best of their
Date:	5/15/2018	/s/ Webber, Walte	er
		Webber, Walter <i>Signature of Deb</i>	tor

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

TBOM/CONTFIN POB 8099 NEWARK, DE, 19714

MERRICK BANK CORP One Paces West Suite 1400 Atlanta, GA, 30339

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

COLLECTION BUREAU OF A 25954 EDEN LANDING RD HAYWARD, CA, 94545

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

GINNYS PO Box 800849 Dallas, TX, 75380

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

MONTGOMERY WARD 1112 7TH AVE MONROE, WI, 53566

DR LEONARDS/CAROL WRIG 1112 7TH AVE MONROE, WI, 53566 TBOM/TOTAL CRD P.O. Box 85710 Sioux Falls, SD, 57118

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL, 60601

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Social Security Administration 155-10 Jamaica Ave Jamaica, NY, 11432

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Hunter Properties, Inc. 2057 W Addison St Chicago, IL, 60618

Morgen & Perl 7101 N Cicero #101 Lincolnwood, IL, 60712

IRS 1 PO Box 7346 Philadelphia, PA, 19101

TCF 200 Lake Street East Wayzata, MN, 55391

Check N Go 2116 W Jefferson St Joliet, IL, 60435 Check into Cash 9165 W Cermak Rd Riverside, IL, 60546

American Express PO Box 1270 Newark, NJ, 07101

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 68 of 80

Debtor 1 Walter			mber (if known)	
First Name		st Name		, , , , , , , , , , , , , , , , , , ,
Part 6: Answer These C	uestions for Reporting Purposes			
16. What kind of debts do you have?	"incurred by an individual p No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily b	orimarily for a personal, family, pusiness debts? Business deb vestment or through the opera	ots are debts that you incurred to obta ation of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid the funds will be available for distribution to unsecured creditors?	expenses are paid that fun No. Yes.		exempt property is excluded and adminis to unsecured creditors?	trative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 milli \$10,000,001-\$50 mil \$50,000,001-\$100 m \$100,000,001-\$500	llion	billion 0 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 milli \$10,000,001-\$50 mil \$50,000,001-\$100 m \$100,000,001-\$500	llion	billion 0 billion
Part 7: Sign Below	_2			
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.			
	If no attorney represents me and I out this document, I have obtaine		omeone who is not an attorney to help	p me fill
			d by 11 0.5.0. § 342(b). d States Code, specified in this petitio	nn
	I understand making a false stater	ment, concealing property, or se can result in fines up to \$25 \$19, and 3571.	obtaining money or property by fraud 50,000, or imprisonment for up to 20	lin
	and the second s		ignature of Debtor 2	
	Executed on 5/14/2018 MM / DD /		xecuted on	

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 69 of 80

Fill in this info	rmation to identify your	case:			
Debtor 1	Walter		Webber		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	T		
(,	riist Name	Middle Name	Last Name		
United States	Bankruptcy Court for the	e: Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106D	ec			Check if this is a amended filing
Declara	tion About ar	Individual Debto	or's Schedules	3	12/1
If two married	people are filing toge	ther, both are equally respons	sible for supplying correc	et information.	
money or prop	this form whenever you perty by fraud in conne 1341, 1519, and 3571	ction with a bankruptcy case	r amended schedules. M can result in fines up to	aking a false statement, concealing pr \$250,000, or imprisonment for up to 2	roperty, or obtaining 20 years, or both. 18
Part 1: Sign	n Below				_
Did you	oay or agree to pay sor	neone who is NOT an attorne	y to help you fill out ban	kruptcy forms?	36
✓ No					
Yes.	Name of person		Attach Bankruptcy i Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).	d
		*			
	enalty of perjury, I decl v are true and correct.	are that I have read the sumn	nary and schedules filed	with this declaration and	
✗ /s/ Walt	er Webber		X	21 Talle (1) (1/4)	12

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

Date 5/14/2018 MM/DD/YYYY

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 70 of 80

Deb	tor 1 Walter	Web	er Case num	ber (if known)
	First Name Middle N	ame Last I	ame	
28.	Within 2 years before you filed for bankru creditors, or other parties.	ptcy, did you give a fir	ancial statement to anyone ab	out your business? Include all financial institutions,
	Yes. Fill in the details below.			
		Date i	ssued	
			Sec. 14	
	Name	MM/DD	YYYYY	
	Number Street			
	City State Zij	Code		
Part	12: Sign Below			
Part	Sigil Below			
t	true and correct. I understand that making a bankruptcy case can result in fines up to	a false statement, co	ncealing property, or obtaining	money or property by fraud in connection with n. 18 U.S.G. §§ 152, 1341, 1519, and 3571.
	/s/ Walter Webber Signature of Debtor 1		Signature	of Debtor 2
			Date	
	Date 5/14/2018			
	Did you attach additional pages to Your St	atement of Financial A	ffairs for Individuals Filing for E	ankruptcy (Official Form 107)?
Г	√l No			
	Yes			
-	— Did you pay or agree to pay someone who i	s not an attorney to h	lp you fill out bankruptcy form	5?
	No.		, , , , , , , , , , , , , , , , , , , ,	
Ļ			An - Jour	- Realization Relities Research Martin
L	Yes. Name of person			e <i>Bankruptcy Petition Preparer's Notice,</i> on, and Signature (Official Form 119).

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 71 of 80

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Webber, Walter Debtor(s)	Case No
	200.01(0)	Chapter. Chapter13
	VERIFICATION	N OF CREDITOR MATRIX
T knowledg		attached list of creditors is true and correct to the best of their
Date:	5/14/2018	/s/ Webber, Walter Webber, Walter Signature of Debter

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 72 of 80

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x 12			
\$2,304.00			
\$52,410.00			
Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.			
ot.			
л.			
Signature of Debtor 1 Signature of Debtor 2			
If you checked 17a, do NOT fill out or file Form 122C-2.			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 74 of 80

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 75 of 80

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$368.47
- 3. Before signing this agreement, the attorney has received, \$175.00 toward the flat fee, leaving a balance due of \$3,825.00; and \$58.47 for expenses, leaving a balance due of \$4,193.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5/14	4/2018		
Signed:	4		7
/s/ Walter We	abber -		
			/s/ Chris Pryor
Debtor(s)	Water Sabre	()	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 78 of 80

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Walter Webber,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$175.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$175.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
 - 2. The Firm's fees will be paid at approximately \$164.00/mo.
- 3. General Unsecured Creditors will be paid 5% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Case 18-14151 Doc 1 Filed 05/15/18 Entered 05/15/18 15:32:31 Desc Main Document Page 80 of 80

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Walter Webber

Date: 05/14/2018